### IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract Of The Disclosure and please substitute therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet.

#### REMARKS

Claims 21-40 are pending in this application.

Applicant has cancelled Claims 1-20, without prejudice, and

Applicant has added new Claims 21-40. Applicant respectfully

submits that Claims 21-40 do not contain new matter. Applicant

further submits that the amendments to the Claims do not contain

new matter.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet.

Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Applicant uses the phrase "at least one of . . . and . . . " in the claims. In all instances, the phrase "at least one of . . . and . . . " means "only one item from the list, or any combination of items in the list". Applicant respectfully submits that the phrase having the form "at least one of A and B", where each of A and B is either a term or a phrase, the phrase "at least one of A and B" means "only A, only B, or A and B". In instances in which three or more terms and/or phrases are present in an "at least one of . . . and . . . " phrase, Applicant

provides the following example definitions: the phrase "at least one of A, B, and C" means "only A, only B, only C, or any combination of A, B, and C"; the phrase "at least one of A, B, C, and D" means "only A, only B, only C, only D, or any combination of A, B, C, and D"; the phrase "at least one of A, B, C, D, and E" means "only A, only B, only C, only D, only E, or any combination of A, B, C, D, and E", and so on.

For example, in independent Claim 21, the phrase "at least one of a good, a product, a service, a security, a bond, a commodity, and a derivative" means "only a good, only a product, only a service, only a security, only a bond, only a commodity, only a derivative, or any combination of a good, a product, a service, a security, a bond, a commodity, and a derivative".

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

### I. THE 35 U.S.C. \$102 AND \$103 REJECTIONS:

The Examiner asserts that Claims 1 and 3-12 are rejected under 35 U.S.C. §102(e) as being anticipated by Madan, et al., U.S. Patent No. 6,581,035 (Madan). The Examiner also

asserts that Claims 2 and 13-18 are rejected under 35 U.S.C. \$103(a) as being unpatentable over Madan in view of Hillson, et al., U.S. Patent No. 6,118,860 (Hillson).

As noted above, Applicant has cancelled Claims 1-20, without prejudice, and Applicant has added new Claims 21-40. Applicant submits that Claims 21-40 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 21-40, is patentable over the prior art.

## IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 21-39, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 21-39, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Madan, Hillson, and any combination of same. Applicant respectfully submits that Madan, Hillson, and any combination of same, do not disclose or suggest the present invention, as defined by independent Claim 21.

Applicant respectfully submits that Madan, Hillson, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 21 and, therefore, Madan, Hillson, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 21.

Applicant submits that Madan, Hillson, and any combination of same, do not disclose or suggest an apparatus, comprising a processing device, wherein the processing device is associated with a vendor or seller, wherein the processing device processes information regarding a transaction involving an individual and the vendor or seller regarding at least one of a good, a product, a service, a security, a bond, a commodity, and a derivative, wherein the processing device generates a first message, wherein the first message contains transaction confirmation information, and further wherein the processing device generates a second message, wherein the second message contains information for providing the individual with notice of the existence of the first message, all of which features are specifically recited features of independent Claim 21.

Applicant respectfully submits that Madan, Hillson, and any combination of same, do not disclose or suggest a processing

device, associated with a vendor or seller, which processes information regarding a transaction involving an individual and the vendor or seller regarding at least one of a good, a product, a service, a security, a bond, a commodity, and a derivative, and which generates a first message containing transaction confirmation information and a second message containing information for providing the individual with notice of the existence of the first message.

Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest a memory device, wherein the memory device stores the first message, and a transmitter, wherein the transmitter transmits the second message to a first communication device associated with the individual, all of which features are still other specifically recited features of independent Claim 21.

Applicant submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited memory device which stores the recited first message, and the recited transmitter which transmits the recited second message to the recited first communication device.

Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest a receiver, wherein the receiver receives a request to receive the first message, wherein the request is transmitted from the first communication device or from a second communication device associated with the individual, and further wherein the apparatus transmits the first message to the first communication device or to the second communication device in response to the request, all of which features are still other specifically recited features of independent Claim 21.

Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited receiver which receives the recited request to receive the first message, wherein the request is transmitted from the first communication device or from a second communication device associated with the individual. Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited apparatus which transmits the recited first message to the recited first communication device or to the recited second communication device in response to the recited request.

In view of the foregoing, Applicant respectfully

submits that Madan, Hillson, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 21 and, therefore, Madan, Hillson, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 21.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Madan, Hillson, and any combination of same. Allowance of independent Claim 21 is, therefore, respectfully requested.

Applicant further submits that Claims 22-39 which claims depend directly from independent Claim 21, so as to include all of the features and limitations of independent Claim 21, are also patentable as said Claims 22-39 depend from allowable subject matter.

Allowance of pending Claims 21-39 is, therefore, respectfully requested.

# IB. THE PRESENT INVENTION. AS DEFINED BY CLAIM 40, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 40, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 40, is patentable over Madan, Hillson, and any combination of same. Applicant respectfully submits that Madan, Hillson, and any combination of same, do not disclose or suggest the present invention, as defined by independent Claim 40.

Applicant respectfully submits that Madan, Hillson, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 40 and, therefore, Madan, Hillson, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 40.

Applicant submits that Madan, Hillson, and any combination of same, do not disclose or suggest an apparatus, comprising a processing device, wherein the processing device is associated with a vendor or seller, wherein the processing device processes information regarding a transaction involving an individual and the vendor or seller regarding at least one of a

security, a bond, a commodity, and a derivative, wherein the processing device generates a first message, wherein the first message contains transaction confirmation information, and further wherein the processing device generates a second message, wherein the second message contains information for providing the individual with notice of the existence of the first message, all of which features are specifically recited features of independent Claim 40.

Applicant respectfully submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited processing device, associated with the recited vendor or seller, which processes the recited information regarding the recited transaction involving the individual and the vendor or seller regarding at least one of a security, a bond, a commodity, and a derivative, and which generates the recited first message which contains the recited transaction confirmation information, and which generates the recited second message which contains the recited information for providing the individual with notice of the existence of the recited first message.

Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest a memory device, wherein the memory device stores the first message, and a

transmitter, wherein the transmitter transmits the second message to a first communication device associated with the individual on or over at least one of the Internet and the World Wide Web, and further wherein the first communication device is a wireless device, all of which features are still other specifically recited features of independent Claim 40.

Applicant submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited memory device which stores the recited first message, and the recited transmitter which transmits the recited second message to the recited first communication device on or over at least one of the Internet and the World Wide Web. Applicant submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited first communication device which is a wireless device.

Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest a receiver, wherein the receiver receives a request to receive the first message, wherein the request is transmitted from the first communication device or from a second communication device associated with the individual, and further wherein the apparatus transmits the first message to the first communication device or

to the second communication device in response to the request, and further wherein the first message is transmitted on or over at least one of the Internet and the World Wide Web, all of which features are still other specifically recited features of independent Claim 40.

Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited receiver which receives the recited request to receive the recited first message, wherein the recited request is transmitted from the recited first communication device or from the recited second communication device associated with the individual. Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited apparatus which transmits the recited first message on or over at least one of the Internet and the World Wide Web to the recited first communication device or to the recited second communication device in response to the recited request. Applicant further submits that Madan, Hillson, and any combination of same, do not disclose or suggest the recited apparatus which transmits the recited first message to the recited first communication device or to the recited second communication device in response to the recited request.

In view of the foregoing, Applicant respectfully submits that Madan, Hillson, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 40 and, therefore, Madan, Hillson, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 40.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 40, is patentable over Madan, Hillson, and any combination of same. Allowance of independent Claim 40 is, therefore, respectfully requested.

### II. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 21-40 is respectfully requested.

Respectfully Submitted,

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Encls.: - Abstract of the Disclosure

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